

UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF PENNSYLVANIA

In re: ERICA Y. YOUNG

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Case No. 15-bk-12778

Debtor(s)

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

William C Miller, Chapter 13 Trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C § 1302(b)(1). The Trustee declares as follows:

- 1) The case was filed on 04/22/2015.
- 2) The plan was confirmed on 11/17/2015.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C § 1329 on NA.
- 4) The Trustee filed action to remedy default by the debtor(s) in performance under the plan on NA.
- 5) The case was completed on 04/23/2018.
- 6) Number of months from filing or conversion to last payment: 36.
- 7) Number of months case was pending: 37.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$46,789.46.
- 10) Amount of unsecured claims discharged without full payment: \$37,934.74.
- 11) All checks distributed by the Trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor(s)	\$ 17,460.00	
Less amount refunded to debtor(s)	\$ 0.00	
NET RECEIPTS		\$ 17,460.00

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$ 3,415.00	
Court Costs	\$ 0.00	
Trustee Expenses & Compensation	\$ 1,227.05	
Other	\$ 0.00	
TOTAL EXPENSES OF ADMINISTRATION		\$ 4,642.05
Attorney fees paid and disclosed by debtor(s):	\$ 85.00	

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Interest Paid
CHRISTIAN A DICICCO	Lgl	0.00	NA	NA	3,415.00	0.00
CAVALRY SPV I, LLC	Uns	687.00	687.47	687.47	223.57	0.00
North Point I Condominium Owners	Sec	18,932.71	11,787.60	2,182.06	2,182.06	0.00
North Point I Condominium Owners	Uns	0.00	11,787.60	9,605.54	3,123.81	0.00
US NATIONAL BANK ASSOC. TRUST	Uns	0.00	10,509.55	10,509.55	3,417.80	0.00
NOVAD MANAGEMENT	Sec	0.00	12,477.26	12,477.26	0.00	0.00
CREDITORS BANKRUPTCY SERVICE	Uns	0.00	704.44	704.44	229.09	0.00
CAVALRY SPV I, LLC	Uns	0.00	506.48	506.48	164.71	0.00
CAVALRY SPV I, LLC	Uns	2,030.00	740.88	740.88	240.94	0.00
MIDLAND MORTGAGE CO	Sec	30,753.83	33,161.67	3,179.05	3,179.05	0.00
ASHLEY FUNDING SVCS	Uns	175.00	175.00	175.00	56.92	0.00
CHRISTIAN A DICCCO ESQ	Adm	0.00	3,415.00	0.00	0.00	0.00
ACS/ACFINSVC	Uns	9,142.00	NA	NA	0.00	0.00
ARI HEALTH	Uns	65.00	NA	NA	0.00	0.00
CAPITAL ONE	Uns	1,235.00	NA	NA	0.00	0.00
DEPT OF EDUCATION/NELN	Uns	5,670.00	NA	NA	0.00	0.00
FIRST PREMIER BANK	Uns	922.00	NA	NA	0.00	0.00
FIRSTSOURCE ADVANTAGE LLC	Uns	469.22	NA	NA	0.00	0.00

Scheduled Creditors:

Creditor		Claim	Claim	Claim	Principal	Interest
<u>Name</u>	<u>Class</u>	<u>Scheduled</u>	<u>Asserted</u>	<u>Allowed</u>	<u>Paid</u>	<u>Paid</u>
FNCC/LEGACY VISA	Uns	465.00	NA	NA	0.00	0.00
GINNYS/SWIS COLONY INC	Uns	390.00	NA	NA	0.00	0.00
LVNV FUNDING LLC	Uns	455.00	NA	NA	0.00	0.00
MERRICK BK	Uns	1,216.00	NA	NA	0.00	0.00
MIDLAND FUNDING	Uns	1,194.00	NA	NA	0.00	0.00
PORT RECOVERY	Uns	535.00	NA	NA	0.00	0.00
SEVENTH AVE	Uns	704.00	NA	NA	0.00	0.00

Summary of Disbursements to Creditors:

	Claim Allowed	Principal Paid	Interest Paid
Secured Payments:			
Mortgage Ongoing	\$ 12,477.26	\$ 0.00	\$ 0.00
Mortgage Arrearage	\$ 3,179.05	\$ 3,179.05	\$ 0.00
Debt Secured by Vehicle	\$ 0.00	\$ 0.00	\$ 0.00
All Other Secured	\$ 2,182.06	\$ 2,182.06	\$ 0.00
TOTAL SECURED:	\$ 17,838.37	\$ 5,361.11	\$ 0.00
Priority Unsecured Payments:			
Domestic Support Arrearage	\$ 0.00	\$ 0.00	\$ 0.00
Domestic Support Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
All Other Priority	\$ 0.00	\$ 0.00	\$ 0.00
TOTAL PRIORITY:	\$ 0.00	\$ 0.00	\$ 0.00
GENERAL UNSECURED PAYMENTS:	\$ 22,929.36	\$ 7,456.84	\$ 0.00

Disbursements:

Expenses of Administration	\$ 4,642.05	
Disbursements to Creditors	\$ 12,817.95	
TOTAL DISBURSEMENTS:		\$ 17,460.00

12) The Trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the Trustee is responsible have been completed. The Trustee requests a final decree be entered that discharges the Trustee and grants such other relief as may be just and proper.

Date: 06/07/2018

By: William C. Miller
Chapter 13 Standing Trustee

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.